CONCLUSION

In light of the foregoing, Applicant submits that the application is in condition for allowance. If the Examiner believes the application is not in condition for allowance, Applicant respectfully requests that the Examiner contact the undersigned attorney if it is believed that such contact will expedite the prosecution of the application.

Respectfully submitted,

NATH & ASSOCIATES PLLC

Date: July 2, 2003

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Attachment "A" (Marked-Up Copy of Amended Claims)

10. (Twice Amended) The method according to Claim 1, wherein step (d) is performed during a communication period when said downloading of the host web page to the client computer [is not sending data] has concluded.

Attachment "B" (Clean Copy of Amended Claims)

10. (Twice Amended) The method according to Claim 1, wherein step (d) is performed during a communication period when said downloading of the host web page to the client computer has concluded.